

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ERIC M. CARROLL
BETH M. CARROLL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-24897

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/26/2018 and confirmed on 2/8/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		63,022.50
Less Refunds to Debtor	606.20	
TOTAL AMOUNT OF PLAN FUND		62,416.30

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,700.90	
Trustee Fee	2,857.30	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,558.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C	0.00	37,246.15	0.00	37,246.15
	Acct: 6019				
	JPMORGAN MORTGAGE ACQUISITION CC	1,443.56	1,443.56	0.00	1,443.56
	Acct: 4628				
	JPMORGAN MORTGAGE ACQUISITION CC	849.76	849.76	0.00	849.76
	Acct: 6019				
					39,539.47

Priority					
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	ERIC M. CARROLL	0.00	0.00	0.00	0.00
	Acct:				
	ERIC M. CARROLL	585.00	585.00	0.00	0.00
	Acct:				
	ERIC M. CARROLL	21.20	21.20	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC**	2,200.90	2,200.90	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-20				
	NICOTERO & LOWDEN PC**	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT R LOWDEN ESQ**	2,500.00	2,500.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-23				
	RONDA J WINNECOUR TRUSTEE/CLERK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXX LLC				

*** NONE ***

Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE(*)	8,897.21	8,897.21	0.00	8,897.21
	Acct: 0555				
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00

18-24897

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	PORTFOLIO RECOVERY ASSOCIATES, LL	0.00	0.00	0.00	0.00
Acct: 0686					
	DISCOVER BANK(*)	835.97	835.97	0.00	835.97
Acct: 8165					
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
Acct:					
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
Acct:					
	LESCO FEDERAL CREDIT UNION	2,285.45	2,285.45	0.00	2,285.45
Acct: 2030					
	PEDIATRIC ASSOCIATES OF WESTMOREL	0.00	0.00	0.00	0.00
Acct:					
	STATE FARM BANK	0.00	0.00	0.00	0.00
Acct: 1270					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct:					
	VERIZON++	0.00	0.00	0.00	0.00
Acct:					
	WESTMORELAND SLEEP MEDICINE	0.00	0.00	0.00	0.00
Acct:					
	WESTMORELAND SLEEP MEDICINE	0.00	0.00	0.00	0.00
Acct:					
	UPMC HEALTH SERVICES	300.00	300.00	0.00	300.00
Acct: 1724					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 8269					
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
Acct:					
	APOTHAKE & ASSOC	0.00	0.00	0.00	0.00
Acct:					
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
Acct:					
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
Acct:					
					12,318.63
TOTAL PAID TO CREDITORS					51,858.10

TOTAL CLAIMED
PRIORITY 0.00
SECURED 2,293.32
UNSECURED 12,318.63

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ERIC M. CARROLL
BETH M. CARROLL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-24897

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Eric M. Carroll
Beth M. Carroll
Debtors

Case No. 18-24897-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric M. Carroll, Beth M. Carroll, 1785 Brinkerton Road, Greensburg, PA 15601-6290
14969530	Bernstein-Burkley, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14969534	+ David J. Apothaker, Esq., Apothaker Scian, P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14969536	Dollar Bank, F.S.B., 3 Gateway Center West, Pittsburgh, PA 15222
15611643	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619
14969540	+ Pediatric Associates of Westmoreland, 555 West Newton, Greensburg, PA 15601-2861
14969545	+ WEI Mortgage, PO Box 8068, Virginia Beach, VA 23450-8068
15005966	+ WEI Mortgage, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14969547	+ WSM-PC, 426 Pellis Road, Greensburg, PA 15601-4574
14969546	+ Westmoreland Sleep Medicine, 426 Pellis Road, Greensburg, PA 15601-4574

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14969531	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2023 05:55:43	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14989410	+ Email/Text: bankruptcy@cavps.com	Sep 27 2023 05:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14969532	+ Email/Text: bankruptcy@cavps.com	Sep 27 2023 05:53:00	Cavalry SPV I, LLC as Assignee of, Citbank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14969533	+ Email/Text: ccusa@ccuhome.com	Sep 27 2023 05:51:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14969535	Email/Text: mrdiscen@discover.com	Sep 27 2023 05:51:00	Discover, PO Box 15316, Wilmington, DE 19850
14972701	Email/Text: mrdiscen@discover.com	Sep 27 2023 05:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14969537	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 27 2023 06:06:46	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
14993714	Email/Text: teller2@lescofcu.com	Sep 27 2023 05:51:00	Lesco Federal Credit Union, 2613 Ligonier St., Latrobe, PA 15650
14969542	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Sep 27 2023 05:51:00	State Farm Bank, FSB, PO Box 2313, Bloomington, IL 61702
14969538	+ Email/Text: Documentfiling@lciinc.com	Sep 27 2023 05:51:00	Lending Club Corp., 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
14969539	Email/Text: teller2@lescofcu.com	Sep 27 2023 05:51:00	Lesco Federal Credit Union, 6 Avenue D, Latrobe, PA 15650
15417675	Email/Text: nsm_bk_notices@mrcooper.com	Sep 27 2023 05:52:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 30

14969541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2023 06:06:50	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14995700	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2023 05:55:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969742	+ Email/PDF: rmscedi@recoverycorp.com	Sep 27 2023 05:55:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14969543	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:56:14	SYNCB/Home Dsn Outdoor Liv, PO Box 965036, Orlando, FL 32896-5036
14998466	Email/PDF: bncnotices@becket-lee.com	Sep 27 2023 06:06:49	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15612748	+ Email/Text: flyersprod.inbound@axisai.com	Sep 27 2023 05:52:00	UMB Bank, National Association, et. al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14996090	Email/Text: BNCnotices@dcmservices.com	Sep 27 2023 05:52:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14969544	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 27 2023 05:51:00	Verizon, PO Box 5029, Wallingford, CT 06492-7529

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		J.P. Morgan Mortgage Acquisition Corp.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		WEI Mortgage, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Marisa Myers Cohen	

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 30

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmail@mw-c-law.com mcohen@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor WEI Mortgage LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sarah Kathleen McCaffery

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. ckohn@hoflawgroup.com

Scott R. Lowden

on behalf of Debtor Eric M. Carroll lowdenscott@gmail.com

Scott R. Lowden

on behalf of Joint Debtor Beth M. Carroll lowdenscott@gmail.com

TOTAL: 9